

The Claims

Claims 1-43 are provided below for the convenience of the Examiner and to overcome the “Non-Compliant Amendment under 37 C.F.R. 1.121” statement by the Examiner. No amendments to the claims are being proposed at this time.

1. (Original): A method of managing and linking a user's personal authentication credentials data over a network, comprising the steps of:
 - registering the user with a secure system;
 - creating a personal homepage and personal database for the user by the system;
 - inputting the user's authentication credentials for a plurality of third parties into the personal database;
 - linking to one of the plurality of third parties by the user;
 - retrieving and securely transmitting appropriate authentication credentials for the one of the plurality of third parties by the system: and
 - logging the user onto the one of the plurality of third party sites.
2. (Original): The method of claim 1 wherein the step of registering comprises inputting master authentication credentials into the system by the user.
3. (Original): The method of claim 2 wherein the master credentials includes a unique user name and a unique password.

4. (Original): The method of claim 1 wherein the step of inputting authentication credentials for a plurality of third parties is performed by the user.
5. (Original): The method of claim 1, wherein the step of inputting authentication credentials for a plurality of third parties is performed by the system.
6. (Original): The method of claim 1 wherein the personal homepage contains authenticated links to the plurality of third parties.
7. (Original): The method of claim 1 wherein the step of linking comprises the step of clicking on a link to one of the plurality of third parties resident on the personal homepage.
8. (Original): The method of claim 1 wherein the step of linking comprises:
 - going to a third party Web site by the user;
 - clicking, by the user, on an icon representing the system;
 - inputting authentication credentials for the third party into the personal database by the user; and
 - linking to the third party Web site by the system.

9. (Original): The method of claim 6 wherein the step of linking comprises the step of clicking on a third party icon on the personal homepage.
10. (Original): The method of claim 1 wherein the step of linking comprises the steps of: inputting, by the user, information about a third party Web site into system; requesting, by the user, the system to search for the third party Web site; and finding, by the system, the third party Web site and presenting a link to the third party Web site to the user.
11. (Original): The method of claim 1 wherein the step of retrieving and securely transmitting comprises the steps of: opening a new browser window by the system; transporting user authentication credentials to the third party Web site by the system; and inputting the authentication credentials to the third party Web site.
12. (Original): The method of claim 1 wherein the system encrypts the user authentication credentials.
13. (Original): The method of claim 1 wherein the personal database contains personal data that is not authentication credentials.

14. (Original): A method of creating business incentives during e-commerce comprising the steps of:

registering a user with a secure system;

registering a third party merchant as a participating merchant with the system;

creating a personal homepage and personal database for the user by the system;

inputting the user's authentication credentials for a plurality of third parties, including at least one participating merchant, into the personal database;

linking to the at least one participating merchant by the user;

retrieving and securely transmitting appropriate authentication credentials for the at least one participating merchant by the system:

logging the user onto the at least one participating merchant;

purchasing a product by the user from the at least one participating merchant; and

receiving, by the system, compensation from the participating merchant.

15. (Original): The method of claim 14 wherein the step of registering comprises inputting master authentication credentials into the system by the user.

16. (Original): The method of claim 15 wherein the master credentials includes a unique user name and a unique password.

17. (Original): The method of claim 14 wherein the step of inputting authentication credentials for a plurality of third parties is performed by the user.
18. (Original): The method of claim 14, wherein the step of inputting authentication credentials for a plurality of third parties is performed by the system.
19. (Original): The method of claim 14 wherein the personal homepage contains authenticated links to the plurality of third parties.
20. (Original): The method of claim 14 wherein the step of linking comprises the step of clicking on a link to one of the plurality of third parties resident on the personal homepage.
21. (Original): The method of claim 14 wherein the step of linking comprises:
 - going to a third party Web site by the user;
 - clicking, by the user, on an icon representing the system;
 - inputting authentication credentials for the third party into the personal database by the user; and
 - linking to the third party Web site by the system.

22. (Original): The method of claim 21 wherein the step of linking comprises the step of clicking on a third party icon on the personal homepage.
23. (Original): The method of claim 14 wherein the step of linking comprises the steps of: inputting, by the user, information about a third party Web site into system; requesting, by the user, the system to search for the third party Web site; and finding, by the system, the third party Web site and presenting a link to the third party Web site to the user.
24. (Original): The method of claim 14 wherein the step of retrieving and securely transmitting comprises the steps of: opening a new browser window by the system; transporting user authentication credentials to the third party Web site by the system; and inputting the authentication credentials to the third party Web site.
25. (Original): The method of claim 14 wherein the step of purchasing a product includes obtaining proprietary information from the third party Web site.
26. (Original): The method of claim 14 wherein compensation is a percentage of a price of the product purchased.

27. (Original): The method of claim 14 wherein compensation is based upon the online visit, and/or products purchased, and/or services purchased.
28. (Previously Presented): The method of claim 1, wherein the step of going to a third party site by the user further comprises the steps of:
 - going, by the user, from the third party site to at least one second third party site;
 - initiating an authentication process;
 - retrieving from the system and/or the third party site and securely transmitting by the system and/or the third party site appropriate user authentication credentials for the at least one second third party Web site; and
 - logging the user into the at least one second third party site.
29. (Previously Presented): The method of claim 28 wherein the system and/or third party site encrypts the user authentication credentials.
30. (Previously Presented): The method of claim 28 wherein the authentication process includes personal data that is not authentication credentials.

31. (Previously Presented): The method of claim 1 wherein the user accesses the system and/or the third party sites using a device capable of accessing the network.

32. (Previously Presented): The method of claim 8, wherein the step of going to a third party Web site by the user further comprises the steps of:

going, by the user, from the third party Web site to at least one second third party Web site;

initiating an authentication process;

retrieving from the system and/or the third party Web site and securely transmitting by the system and/or the third party Web site appropriate user authentication credentials for the at least one second third party Web site; and

logging the user into the at least one second third party Web site.

33. (Previously Presented): The method of claim 32 wherein the system and/or third party Web site encrypts the user authentication credentials.

34. (Previously Presented): The method of claim 32 wherein the authentication process includes personal data that is not authentication credentials.

35. (Previously Presented): The method of claim 8 wherein the user accesses the system and/or the third party sites using a device capable of accessing the network.

36. (Previously Presented): The method of claim 14, wherein the step of linking to the at least one participating merchant further comprises the steps of:

going, by the user, from the at least one participating merchant to at least one second third party Web site;

initiating an authentication process;

retrieving from the system and/or the at least one participating merchant and securely transmitting by the system and/or the at least one participating merchant site appropriate user authentication credentials for the at least one second third party Web site; and

logging the user into the at least one second third party Web site.

37. (Previously Presented): The method of claim 36 wherein the system and/or the at least one participating merchant encrypts the user authentication credentials.

38. (Previously Presented): The method of claim 36 wherein the authentication process includes personal data that is not authentication credentials.

39. (Previously Presented): The method of claim 14 wherein the user accesses the system

and/or the at least one participating merchant using a device capable of accessing the network.

40. (Previously Presented): The method of claim 21, wherein the step of going to a third party Web site by the user further comprises the steps of:

going, by the user, from the third party Web site to at least one second third party Web site;
initiating an authentication process;
retrieving from the system and/or the third party Web site and securely transmitting by the system and/or the third party Web site appropriate user authentication credentials for the at least one second third party Web site; and
logging the user into the at least one second third party Web site.

41. (Previously Presented): The method of claim 40 wherein the system and/or third party Web site encrypts the user authentication credentials.

42. (Previously Presented): The method of claim 40 wherein the authentication process includes personal data that is not authentication credentials.

43. (Previously Presented): The method of claim 21 wherein the user accesses the system and/or the third party Web sites using a device capable of accessing the network.